Report to the 2005 White House Conference on Aging Planning Committee Town of Clifton Park, New York Forum June 12, 2005



Philip Barrett Town Supervisor Prepared by: Edward Kramer MS Cynthia Lockrow MSW I am pleased to submit this report to the Policy Committee of the 2005 White House Conference on the Aging. The Town of Clifton Park, New York is proud to have been chosen to have been one of the officially designated events for pre- White House Conference on Aging activities.

We believe that we are well suited to contribute to the White House Conference on Aging because at the time of the last census, approximately 40% of the residents of our Town were over the age of fifty and as a result we had already begun planning activities to highlight the issues that will affect our aging citizenry during the coming decades. As a result we believe that our "Town Forum" on aging held during June of this year, seamlessly integrated Town initiated studies and plans with White House Conference on Aging guidelines and objectives.

Our forum covered such issues as *Planning along the Lifespan; Workplace of the Future; Social Engagement and Community Services*, among others, and featured distinguished speakers in the field of aging as well Congressman John Sweeney (R-Clifton Park). Prior to the forum, a town-wide survey to gauge our community's priorities relative to aging issues was developed by a Coordinating Committee comprised of Town Citizens, and sent to over 12,000 households. The importance of issues related to aging to the residents of the Town of Clifton Park was demonstrated by the return of approximately 4700 surveys and the attendance of over 200 residents from all age groups at our Town Forum.

The issues surrounding the forum were widely reported on local television stations and in the local print media. In addition, the tremendous interest on Social Security reform precipitated the scheduling of a supplementary additional forum that was held by Congressman Sweeney (R-Clifton Park) and attracted over 100 participants and noted speakers on the subject from Washington D.C.

As town supervisor I wish to thank our town's forum coordinating committee, as well as many town employees and my fellow town board members for their hard work in making this a successful effort. We look forward to the conference and its results which will lead to an improved understanding of aging issues and a quality of life for America's elders and their families.

Sincerely,

Philip Barrett, Town of Clifton Park Supervisor

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PROCESS AND BACKGROUND

Demographics of the Town of Clifton Park, New York

The Town of Clifton Park, New York was incorporated in 1828 and has grown from a rural farming community to one of the fastest growing suburban communities in the United States. Clifton Park is located approximately 20 miles north of Albany, the State Capital of New York. With the construction of the Northway (I-87) in the 1950's and the growth of the Capital Region, Clifton Park has continued to develop both economically and culturally and is widely considered as a great town in which to live, work and play.

According to the most recent census data, Clifton Park has 32,955 residents. The median age is 38.7 years and the median family income is \$68,999. The current median house value is \$143,000. The town is composed of a population of 93.9% Caucasian, 1.4% Hispanic, 1.2% African-American, and 1% Asian, and 2.5% other. At this time, approximately 39% of the population is over age 50.

How the survey was conducted

The survey was developed by a committee of town residents. The Town of Clifton Park felt that a town meeting alone would not be sufficient to gauge community opinions and expectations; hence the survey was created and subsequently sent to approximately 12,000 homeowners. The surveys were mailed to all taxpayers within the Town of Clifton Park, and were additionally distributed to the town's landlords so that renters would have access to the survey as well. The survey was received with enthusiasm, as noted by a return of over 35% of all that were distributed. The survey consisted of questions related to future financial planning, medical issues, housing, access to senior services, and caregiving issues. Analysis of the results of the survey are the basis for the issues that we identify in this report.

The Town recognizes that the survey and its results are only the starting point of a process to determine the issues and preferences of our citizens relative to the issues of growing older in a suburban community. In New York State, it is the role of state and county government to provide necessary supportive social services. Towns such as Clifton Park are responsible to develop services and programs that do not duplicate state and county funded programs and it was our hope that the survey would highlight opportunities that exist within our community.

The forum/town meeting

On June 12, 2005, the town of Clifton Park held a public forum in "town-hall" style at the local shopping mall, with over 200 residents in attendance. Several dignitaries were present, including Congressman John E. Sweeney (R-Clifton Park) as well as several local experts in the field of aging, who were available for a panel discussion that focused on issues related to aging, and the public policy related to these issues. Additionally, the preliminary results of our survey were presented to the Community for the first time at this forum.

PLANNING AND WORKING ALONG THE LIFESPAN

America is growing older and as a result the Baby Boomers, a group of about 77 million Americans who were born between 1946 and 1964, will begin turning 65 in the next decade. However reaching that milestone today, signifies the beginning of a new phase of life as most can expect to live until they reach age of 83, with many living well into their nineties¹. Currently, there are about 35 million Americans over the age of 65, and that number is projected to double within the next 25 years. As a result, we can expect to see a redefinition of what it means to be "old" in America. Planning for longevity and vital aging is crucial

¹ Harvard School of Public Health, 2004

in this world that is changing before our eyes where the old may soon outnumber the young. As a result of this extended lifespan retirement is fast becoming obsolete as traditional retirement is being exchanged for "the next part of life" or a "career change". In fact, a 2003 AARP survey found that nearly 70% of respondents planned to work into their retirement years, or to not retire at all.

To facilitate our discussion on planning for longevity, our survey asked questions related to financial and medical planning as well as caregiving, housing and retirement. We found our respondents have overwhelmingly planned for their financial future. In fact, over 91% said they have completed some form of financial planning for their future. Interestingly however over 75% of our respondents didn't believe that Social Security would be their primary source of income in retirement. This result varied with the age of our respondents with the youngest not expecting Social Security to be a major part of their retirement income and the oldest stating that the transfer payment would or is a major component of post retirement income. We believe that this result is a barometer of our resident's confidence in the Social Security System in the decades to come.

One of the most controversial issues that was discussed at our forum had to deal with President Bush's plan to transmogrify the Social Security system. While specifics of the plan were not discussed, many members of the audience addressed questions or comments about the proposal to Congressman Sweeney and the panel. Our survey addressed the issue as well by asking respondents if they would be willing to consider trying a government approved investment alternative for part of their Social Security payments or as a Health Care Savings account. Sixty percent of the residents who responded indicated that they would not be interested in that option. It should be noted however, that once again this response varied with the age of the answerer with 63% of the respondents 50 or younger willing to try such an alternative while only 27% over the age of 50 were willing to entertain the alternative as a possibility.

In response to our questions on medical planning, approximately 63% of respondents felt they would have adequate medical insurance into retirement. Interestingly enough the remainder wasn't sure or didn't think that they would have sufficient medical coverage in their retirement years. We find this noteworthy that in an affluent community such as ours, that such a large percentage of the population is unsure about their medical coverage.

Our survey results also indicated that many respondents (47%) plan to work after traditional retirement. In fact, the respondents who were in the 40-50 and 50-60 age brackets indicated that they would be most likely to seek employment into retirement, while those in the older age groups who are already presumably retired, mostly said they would not seek employment which confirms data trends found in the above referenced AARP study.

Many comments were expressed in relation to these issues:

"A continuing education class/program to plan for retirement"

"Part time jobs will always be required, financial assistance (not Charity)"

"Community should work on the education & prevention component to keep our elders well & safe at home"

"I would hope that by the time people need this kind of assistance their financial programs would be all set."

"Seniors have been ignored for their contributions for too long. Baby-boomers reaching senior years: options should be of top priority."

"Needs should be re-evaluated every five/ten years as population changes and ages"

"People already have the option to save money or start an IRA. Do not approve of using part of social security deduction for private accounts."

"Have purchased long-term care insurance with home care options."

"Taxes should not increase to accommodate those who did not plan for the future"

SOCIAL ENGAGEMENT

The lifespan of the average individual in America is changing dramatically, and it is projected that the old will soon outnumber the young². This will have an unsurpassed impact on society throughout our country, and will dramatically change how aging and old age are regarded in the communities where we live and work. Our survey asked several questions in order to attempt to gauge our resident's perceptions on what services were necessary to promote a healthy and vibrant lifestyle throughout the "retirement" years. Overwhelmingly respondents to our survey suggested that social engagement services are desired to promote both physical and mental well-being among the aging population.

Specifically the survey results indicate a desire for volunteerism opportunities and social interaction services. In fact, 78% of respondents of all ages said that cultural events, health, wellness, education, exercise, and recreational activities were seen as important factors in "healthy" aging. In Clifton Park we provide many of these services through the local Senior Citizen's Center. Approximately, 12% of the respondents indicated that they currently used the Center with approximately 40% indicating that they would be using the Center at some point during their retirement years. The responses we received indicated that members of our community would be looking to participate in Social and Recreational as well as Cultural Enrichment activities at the local Center. The respondents also look for the Center to provide Health and Wellness Education and be a referral for support resources within the local community.

Many of the members of the community who responded to our survey expressed an opportunity to be included in and contribute to the well being of the community. Specifically, approximately 44% of respondents felt that volunteer opportunities for seniors is paramount, while over 40% felt that other age groups working with the senior population is needed as well. The desire for a healthy lifestyle was also reinforced by the responses of over 58% of the respondents that indicated that they currently use the increasing number of Town's paths and sidewalks.

Many comments were expressed in relation to these issues:

"Seniors need services and activities to support them, but they also need to be integrated into the community so there is interaction with all age groups."

"Clifton Park needs to continue adding sidewalks and bike trails. The idea of turning the mall area into a pedestrian town center where cars would park on outside and shuttles, trolleys could be used to move people in and out, would give people a much better sense of community."

"The term "senior center" disenfranchises a large group of people from the rest of the community. That term needs to be changed and updated to an inclusive one."

"Ethnic cultural facilities, food varieties, clothing, recreational activities should be considered. Physical fitness activities should be planned. Day programs, adult nursing home facility, medical facilities, swimming pool, public park with walking distance to residences should be planned."

"Town resources should be shared across all age groups, not focused on one. Recreational facilities should be open to all ages."

"If seniors are included in useful community plans they are more likely to remain healthier. If they are treated as an inconvenience that is what ages them prematurely. "

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² New York State Office for Aging Year 2015 report

COMMUNITY SERVICES

The discussion about the Community services that are required to allow for the aging to remain in their homes was a common theme during our forum. In fact our survey verified that it was the intent of approximately 61% of our respondents that they intended to "age in place" for at least part of the year in their own home within the town of Clifton Park.

The discussion that centered on community services recognized that the needs of an aging population were different than those for the rest of the community. Similarly, respondents to our survey indicated that they would desire services and resources that would allow them to remain safe and independent in their own homes such as home maintenance services and help with household chores. There was also a significant response indicating a need for help determining program eligibility and applying for those same government programs.

While our respondents want to remain in their homes, many are not currently caregivers, nor do they see themselves as future caregivers. Specifically, 67% of our respondents said they don't currently provide care, and 57% do not think they will be future providers. This is significant for future planning needs, as we can assume from the data that the respondents do not see themselves as future caregivers because they do not *desire* to be caregivers for their loved ones. With this in mind, it is important to recognize that there are alternatives to unpopular and expensive long term care institutions. Specifically, our respondents told us that they were looking for caregiver assistance and respite services, including Adult Day Care, Caregiver Support Groups, and Home care Options and Visiting Services.

While our survey results and our forum discussed the desire for various senior services, it is important to note that approximately 53% of respondents of our survey felt that information on available Senior Resources was not readily available. Survey responses in age groups under 60 years consistently identified the internet as their primary choice for locating information on aging issues, followed by the Senior Center and the County Office of the Aging. Clearly opportunities are available to publicize senior resources through the internet.

Some comments related to these issues:

"Need affordable adult homes (between senior housing & nursing home care)"

"From my own experience it has been difficult to find reliable in home assistance/care for my elderly parents."

"Affordable senior housing will become more important in the future. Seniors live in Clifton Park to be close/babysit grandchildren. Adult rental units and senior services will be in high demand."

CONCLUSION

The Town Of Clifton Park is committed to continuing to undertake a planning process which will help town officials understand the issues relating to aging in a suburban community that are important to our citizens. While we believe that participating in this process was the starting point for a successful review of the issues related to aging in a suburban community, we understand that the more difficult work lies ahead as we seek to find answers to the questions that have been asked by our residents.

The future work will continue to include input from community members, our survey data, as well as other studies that describe local and national trends. We believe that we have taken the important next steps by dedicating the necessary human and monetary resources for additional work and by partnering with the experts on aging who live in Clifton Park: our residents.

APPENDIX

A. TOWN BOARD MEMBERS

Philip C. Barrett - Town Supervisor Roy Speckhard - Deputy Supervisor Thomas E. Paolucci - Town Councilman Sanford Roth - Town Councilman Lynda Walowit - Town Councilwoman

B. FORUM PANEL

Edward J. Kramer Committee Organizer

30 year pioneer and leader in service to seniors. Formerly Assistant Director, Division of Local Programs for the NYS Office for Aging. Member of the Executive Management Team for the Office of Aging. Professor of Public Service and Field Work and Field Instructor in the School of Social Work, SUNY Albany. 2000 recipient of the prestigious Nelson A. Rockefeller Award for Public Service. Town Resident

Sandra Cross, Director Saratoga County Office for the Aging

Works directly with and coordinates area Senior Centers and Senior Programs. Co-ordinates the County sponsored Transportation Van and Meals-On-Wheels. Her office is the area's primary Senior Support and Referral network., responsible for Meals on Wheels program among others. Home of RSVP – Retired Senior Volunteer Program

Victoria Rizzo, PhD. SUNY at Albany

Executive Director Elder Network of the Capital Region, Professor & Staff at SUNY Albany, Works with several other professionals at SUNY Albany focusing on senior issues and community support. Published numerous academic articles and a new book on "Understanding" loss for children.

Ann Frantti, PhD.

Principal at Orenda Elementary School – National School of Excellence, author of *Grandma's Cobwebs* a book for children explaining Alzheimer's in a light kid friendly format and includes a Manual for parents and teachers to de-mystify much of the aging and Alzheimer's processes. Town Resident.

Francine Rodger Community Volunteer

Long time "young" Senior advocate and founding force behind the Shenendehowa Senior Center. Past Board Member and Treasurer of the Senior Center. Pioneered the past year's Self-Assessment review of the Senior Center and Services. Spearheads many advocacy and development issues for the Center. Active in the League of Women Voters and the Clifton Park Halfmoon Library's growth & development. Outstanding civic focus and accomplishments. Town Resident.

C. AGING FORUM COORDINATING COOMMITTEE

Ann Frantti: Elementary Principal Carole Sivera: Care Links Director

Carolyn Crawmer: Retired Registered Nurse Carrianna Travinski: Elder Law Attorney Corinne Acker: Senior Center Board Member

Diane Eusepi: President, Senior Board

Edward Kramer: Retired State Aging Official Maia Newman: Executive Director, Senior Center

Patricia Czuba: Real Estate Executive

Sharon Gliosca: Registered Nurse with Alzheimer's Care Center

Steve Troiano: Retired Musician, Aging Volunteer

Thomas Paolucci: Town Councilman Barbara McHugh: Town Liaison

D. SURVEY INSTRUMENT

E. SELECTED SURVEY QUESTION CHARTS

- 1. Retirement Living Choices
- 2. Willingness to Pay for Senior Services
- 3. Willingness to Use a Senior Center
- 4. Ranking of Transportation Needs
- 5. Sources of Aging Information